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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kenyatta	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name  Clair	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9642	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Kenyatta First Name	Clair Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	EEEO Wast Hawing a Ctrast	If Debtor 2 lives at a different address:
	5558 West Harrison Street  Number Street	Number Street
	Chicago Illinois 60644 City State Zip Code	City State Zip Code
	Cook	County
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kenyatta			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	<del>)</del>		
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mo may pay with a credit of the landividuals to Pay You.  I request that my fee judge may, but is not rethe official poverty lines.	w you may pay. Typically, if you oney order If your attorney is card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Or be waived (You may request required to, waive your fee, an e that applies to your family sin, you must fill out the Applic	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	WhenWhen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  ✓ Yes. Fill out <i>In</i>			b you want to stay in your residence?  St You (Form 101A) and file it with

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Clair Debtor 1 Kenyatta \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kenyatta Clair Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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First Name Middle Name Last Name  Part 6: Answer These Questions for Reporting Purposes	
16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred money for a business or investment or through the operation of the business or investing No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.	d to obtain
17. Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?  No. I am not filing under Chapter 7. Go to line 18.  Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and expenses are paid that funds will be available to distribute to unsecured creditors?  No. I am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and expenses are paid that funds will be available to distribute to unsecured creditors?  No. I am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and expenses are paid that funds will be available to distribute to unsecured creditors?	d administrative
18. How many creditors do you estimate that you owe?          □ 1-49         □ 1,000-5,000         □ 5,001-10,000         □ 50,001-100,000         □ 10,001-25,000         □ 10,001-25,000         □ 200-999           □ More than 10	,000
	001-\$10 billion 0,001-\$50 billion
Stabilities to be?   \$100,001-\$500,000   \$50,000,001-\$100 million   \$10,000,000   \$500,001-\$100 million   More than \$500,000,001-\$100 million   More than \$500,000,0001-\$100 million   More than \$500,0000,0001-\$100 million   More than \$500,000,0001-\$100 million   More than \$500,0000-\$100 millio	001-\$10 billion 0,001-\$50 billion
Part 7: Sign Below  I have examined this petition, and I declare under penalty of perjury that the information pro	vidad ia truo and
correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 11, United States Code. I understand the relief available under each chapter, and I chapter Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorn out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in the I understand making a false statement, concealing property, or obtaining money or property connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for upoth. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  ***Signature of Debtor 1**  Signature of Debtor 2**  Signature of Debtor 2**	pter 7, 11,12, or 13 oose to proceed ey to help me fill his petition.
Executed on 9/14/2017 Executed on MM / DD / YYYY Executed on MM / DD / YYYY	

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Debtor 1 Kenyatta		Clair	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12,	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 34	42(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the in	formation in the sched	lules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Chad Mizelle		Date _	9/14/2017
	Signature of Attorney for	r Debtor		IM / DD / YYYY
	Chad Mizelle			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone		Email address	cmizelle@semradlaw.com
			Illinois	3
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Kenyatta		Clair
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

art 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,155.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,155.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$26,221.00
Your total liabilities	\$26,221.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,498.33
copy your combined mentally meeting from the 12 of confecult mentally me	
i. Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,323.00

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Clair Debtor 1 Kenyatta \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$294.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$17,383.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$17,383.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your ca	ase:					
Debtor 1		Kenyatta			Clair			
Debtor		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name			
United Sta	ites Ba	ankruptcy Court for the:	Northern		District of Illinois			
Case num	ber				(State)			
` ′	ıl Fa	orm 106A/B						Check if this is an amended filing
		e A/B: Prope	rtv					12/1
In each ca category v responsibl write your	tegor vhere e for name	ry, separately list and d you think it fits best. E supplying correct infor a and case number (if k	escribe items. Li Be as complete a mation. If more s nown). Answer e	nd ace pace very	n asset only once. If an asset fits in more ccurate as possible. If two married peop is needed, attach a separate sheet to t question. or Other Real Estate You Own or H	ole are this fo	e filing together, both a rm. On the top of any a	re equally
	own	or have any legal or eg	uitable interest i	n an	y residence, building, land, or similar pr	ropert	v?	
✓ □	No. 0	Go to Part 2 Where is the property?	untable interest i	iii aii	y residence, building, land, or similar pr	operi	y.	
1.1	Stree	t address, if available, or o	other description	Wh	at is the property? Check all that apply. Single-family home Duplex or multi-unit building		the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
					Condominium or cooperative  Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code		Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	.,		P	Wh one	o has an interest in the property? Checke.	<	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					ner information you wish to add about the perty identification number:	nis ite	m, such as local	
If you		or have more than one, list		Wh	at is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put red claims on Schedule D:
		aduress, ii available, or t	outer description		Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code		Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	Sale	p 0000	Wh	o has an interest in the property? Check p.	<	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only			
					Debtor 1 and Debtor 2 only  At least one of the debtors and another			
					ner information you wish to add about the perty identification number:	nis ite	m, such as local	

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Debtor 1	Kenyatta First Name	Middle Name	Clair Last Name	Case number	r (if known)	
1.3	et address, if available, or oth	v	What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the property  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and and	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	pion you own for a te that number h	<b>.</b>			
	Describe Your Vehicles		in an about the second		AO la chuda annuabiala	
you own tl	hat someone else drives. If your strucks, tractors, sport utili	ou lease a vehicle, a	t in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	Make Model: Year:	Ford Escape 2008	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	180000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$2375.00	Current value of the portion you own? \$2375.00
3.2	Make Model: Year:		instructions)  Who has an interest in the propone.  Debtor 1 only		the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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ו וטוט	Kenyatta	Mistalla Massa	Clair	Case number	(II KNOWN)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the propert	ty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year:		Debtor 1 only		Creditors with mave Cia	ums Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and a	nother		
			Check if this is community pro	perty (see		
			instructions)	<b>, polity</b> (888		
3.4	Make		Who has an interest in the propert	tv? Check	Do not deduct secured	claims or exemptions. F
	Model:	·	one.	•	the amount of any secu	•
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and a	nother		
			Check if this is community pro	perty (see		
			er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy			
Exa	mples: Boats, trailers, motors No Yes Make		er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert	ycle accessories	s  Do not deduct secured	•
Example Example 1	mples: Boats, trailers, motors No Yes		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.	ycle accessories	s	red claims on <i>Schedule</i>
Example Example 1	mples: Boats, trailers, motors  No  Yes  Make  Model:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only	ycle accessories	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Example Example 1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the propert one.  Debtor 2 only  Debtor 2 only	ycle accessories	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	vcle accessories	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Example Example 1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the propert one.  Debtor 1 only Debtor 2 only At least one of the debtors and ar	rcle accessories  ty? Check  nother	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example 1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	rcle accessories  ty? Check  nother	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and an Check if this is community pro	ty? Check  nother  perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro instructions)	ty? Check  nother  perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro instructions)  Who has an interest in the propert	ty? Check  nother  perty (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro instructions)  Who has an interest in the propert one.	ty? Check  nother  perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro instructions)  Who has an interest in the propert one. Debtor 1 only	ty? Check  nother  perty (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications Classification Classification Control Classification Classificati	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro instructions)  Who has an interest in the propert one. Debtor 1 only Debtor 2 only	ty? Check nother operty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule wires Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		instructions)  er recreational vehicles, other vehicle t, fishing vessels, snowmobiles, motorcy  Who has an interest in the propert one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community pro instructions)  Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	ty? Check  nother  perty (see  ty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule wires Secured by Propert Current value of the

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D	ebtor 1	Kenyatta First Name	Middle Name	Clair Last Name	Case number (if known)	
Pa	art 3:		our Personal and Household Ite			
			e any legal or equitable interest		ring items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			and furnishings liances, furniture, linens, china, kitchenv	ware		
<u>✓</u>		Describe	Bedroom set, sofa, love seat, table, des household goods and furnishings	sk, stools, wardrobe, ent	tertainment stand, other misc.	\$725.00
		ronics les: Television	s and radios; audio, video, stereo, and o	digital equipment; comp	uters, printers, scanners; music	
<u>✓</u>		Describe	Cell phone, laptop, TV, stereo, other mi	isc. consumer electronic	s	\$500.00
		•	ue and figurines; paintings, prints, or other in, or baseball card collections; other co			
<b>✓</b>	No Yes. [	Describe				
		les: Sports, pl	orts and hobbies notographic, exercise, and other hobby is; carpentry tools; musical instruments		ol tables, golf clubs, skis; canoes	
<b>✓</b>	No Yes. [	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	equipment		
<u>✓</u>	No Yes. [	Describe				
			clothes, furs, leather coats, designer we	ear, shoes, accessories		
<u> </u>	No Yes. [	Describe	Used Clothing			\$440.00
	2. Jew Examp	-	ewelry, costume jewelry, engagement ri er	ings, wedding rings, heir	rloom jewelry, watches, gems,	
<u>✓</u>		Describe	Misc. Costume Jewelry			\$115.00
	Examp	ı <b>-farm anima</b> l les: Dogs, cat	s, birds, horses			
<b>✓</b>	No Yes. [	Describe				·
_	<b>4. Any</b>   No	other persor	nal and household items you did not	already list, including	any health aids you did not list	
		Describe				
			Ilue of all of your entries from Part 3 t number here	, including any entries	for pages you have attached	\$1780.00

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Do you own or have any legal or equitable interest in any of the following?    Current value portion you own or have any legal or equitable interest in any of the following?		Kenyatta First Name	Middle Name	Clair Last Name	Case number (if known)	
Do you own or have any legal or equitable interest in any of the following?    Dortion you con or deduct of or exemptions.				Last Ivallie		
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition    No   Yes			legal or equitable interest	in any of the following	?	Current value of the portion you own? Do not deduct secured claims or exemptions.
17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.    No	Examp	ples: Money you hav No		·		
17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 19. No Institution or issuer name:  19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture    No   Yes. Give specific   Name of entity   % of ownership:	Exar	imples: Checking, sa and other similar ins		ounts with the same institut	es in credit unions, brokerage houses,	
17.2. Checking account:  17.3. Savings account:  17.4. Savings account:  17.5. Certificates of deposit:  17.6. Other financial account:  17.7. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  17.9. Institution or issuer name:    No						
17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts    No			J			
17.4. Savings account:  17.5. Certificates of deposit:  17.6. Other financial account:  17.7. Other financial account:  17.8. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts    No			_			
17.5. Certificates of deposit:  17.6. Other financial account:  17.7. Other financial account:  17.8. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  18. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts    No			<u>-</u>			
17.6. Other financial account:  17.7. Other financial account:  17.8. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  18. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts  No  No  Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture  No  No  Yes. Give specific  Name of entity  % of ownership:			<u>-</u>			
17.7. Other financial account:  17.8. Other financial account:  17.9. Other financial account:  17.9. Other financial account:  18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts    No			•			
17.9. Other financial account:  18. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts  ✓ No  Yes  Institution or issuer name:  19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture  ✓ No  Yes. Give specific  Name of entity  % of ownership:						
18. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts  ✓ No  ☐ Yes  Institution or issuer name:  19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture  ✓ No  ☐ Yes. Give specific  Name of entity  % of ownership:			17.8. Other financial account:			
Examples: Bond funds, investment accounts with brokerage firms, money market accounts  No Institution or issuer name:  19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture  No Yes. Give specific  Name of entity  Name of entity  % of ownership:			17.9. Other financial account:			
an LLC, partnership, and joint venture  ✓ No  ✓ Yes. Give specific  Name of entity  % of ownership:	Exar	mples: Bond funds,	investment accounts with brokera	age firms, money market acc	counts	
an LLC, partnership, and joint venture  ✓ No  ✓ Yes. Give specific  Name of entity  % of ownership:						
Yes. Give specific  Name of entity  % of ownership:	an L	LLC, partnership, a	•	ed and unincorporated bu	usinesses, including an interest in	
them		Yes. Give specific information about	Name of entity		% of ownership:	

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Deb <sup>1</sup>	tor 1 Kenyatta		Clair	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum  No	porate bonds and other negotial include personal checks, cashiers' nents are those you cannot transfer	checks, promissory no	otes, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension	n accounts			
	Examples: Interests in I		, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No  Yes	Issuer name and description:			
		,			_

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Debt	or 1 Kenyatta First Name	Clair  Middle Name Last Name	Case number (if known)	
24.		RA, in an account in a qualified ABLE program, or un	der a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529			
	No Institution nar	me and description. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
	Yes	, , ,		
		_		
25.	Trusts, equitable or future	interests in property (other than anything listed in lin	ne 1), and rights or powers	
	exercisable for your benefi	t		
	✓ No			
	Yes. Describe			
0.6	Datanta consciento trada			
26.		marks, trade secrets, and other intellectual property lames, websites, proceeds from royalties and licensing ag		
	<b>✓</b> No			
	Yes. Describe			
		<u> </u>		
27.	Licenses, franchises, and of Examples: Building permits.	other general intangibles exclusive licenses, cooperative association holdings, liquo	or licenses, professional licenses	
	√ No		,,	
	Yes. Describe			
Mor	ney or property owed to	vou?		Current value of the
Mor	ney or property owed to	you?		Current value of the portion you own?
Mor	ney or property owed to y	you?		
	ney or property owed to y  Tax refunds owed to you	you?		portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No			portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds owed to you	ation	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the	ation ing whether e returns	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds owed to you  No Yes. Give specific information about them, includi	ation ing whether e returns		portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, includi you already filed the and the tax years  Family support	ation ing whether e returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, includi you already filed the and the tax years  Family support  Examples: Past due or lump s	ation ing whether e returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, includi you already filed the and the tax years  Family support  Examples: Past due or lump s	ation ing whether e returns	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ing whether e returns	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ing whether e returns	State:  Local:  ce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ing whether e returns	State:  Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	ation ing whether e returns	State:  Local:  Dee, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so No Yes. Give specific informations Other amounts someone over	ation ing whether e returns	State:  Local:  Dee, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including your already filed the and the tax years  Family support  Examples: Past due or lump so  ✓ No  Yes. Give specific information of the amounts someone over the support of the	ation ing whether e returns sum alimony, spousal support, child support, maintenance	State:  Local:  Dee, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including your already filed the and the tax years  Family support  Examples: Past due or lump so  ✓ No  Yes. Give specific information of the amounts someone over the support of the	ation ing whether a returns	State:  Local:  Dee, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including your already filed the and the tax years  Family support  Examples: Past due or lump someone of the amounts someone of the tax years  Other amounts someone of the tax years	ation ing whether a returns	State:  Local:  Dee, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kenyatta		Clair	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insuran of each policy and list	ce company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property to If you are the beneficiary of property because someone	a living trust, expect pro		cy, or are currently entitled to receive	
	✓ No  Yes. Describe				
33.			u have filed a lawsuit or madence claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and un to set off claims	 liquidated claims of ev	very nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	did not already list			
	No Yes. Describe				
36.		-	Part 4, including any entries		
5	Deceribe Amy Pusi	mana Dalatad Dram	ambi Vari Orim an Haria an	Interest In. List any real estate in Pa	aut 1
Part					art I.
37.	Do you own or have any I	egal or equitable inte	rest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or c	ommissions you alrea	dy earned		
	✓ No Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		nodems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No  Yes. Describe				7

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Debt	tor 1 Kenyatta	Clair	Case number (if known)	
40	First Name Middle Nar		r trada	
40.	Machinery, fixtures, equipment, supplies ye	ou use in business, and tools of you	r trade	
	✓ No			I
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				<del>-</del>
43. <b>(</b>	Customer lists, mailing lists, or other compi	ations		
	Yes. Do your lists include personally identi	fiable information (as defined in 11 U.)	S.C. § 101(41A))?	
		(All I all I		
	No			
	Yes. Describe			
44.	Any business-related property you did not a	already list		
	<b>✓</b> No			
	Yes. Give specific			<del></del>
	information			<del></del>
				<u> </u>
		-		
				<u> </u>
45 A	dd the dollar value of all of your entries fron	n Part 5 including any entries for n	ages you have attached	
	art 5. Write that number here			
	Describe Any Farm- and Commer	cial Fishing-Related Property	You Own or Have an Interest In	
Part	If you own or have an interest in farmland, list		od own or ridge an interest in.	
46.	Do you own or have any legal or equitable	interest in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
				or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	Vos Doseribo			
	Yes. Describe			

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Debt	tor 1 Kenyatta First Name		lair ast Name	Case number (if known)	
48.	Crops-either growing of		ast manie		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	<b>√</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
	L				
51.	Any farm- and comme	rcial fishing-related property you did r	not already list		
	✓ No  Yes. Describe				
	Tes. Describe				
				Γ	
		l of your entries from Part 6, including here		ou have attached	
•				L	
Part	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No	s, country dub membership			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		•
	Linkship Tokala ad	Food Don't of this Forms			
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2			
56. <b>r</b>	oart 2 total vehicles, lin	e 5	\$2375.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1780.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	ψ1700.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
	Part 7: Total other prop				
		Add lines 56 through 61	¢4155.00		. \$4155.00
			\$4155.00	Copy personal property total	+ \$4155.00
					\$4155.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Kenyatta		Clair			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt					
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
	You are claiming state and federal i	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
		Copy the value from Schedule A/B					
	Brief description:	\$2,375.00	\$2,375.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Ford Escape, 2008 Line from		100% of fair market value, up to any	-			
	Schedule A/B: 03		applicable statutory limit				
	Brief	\$725.00		735 ILCS 5/12-1001(b)			
	description:  Bedroom set, sofa, love	\$725.00	\$725.00	_			
	seat, table, desk, stools, wardrobe, entertainment stand, other misc. household goods and furnishings		100% of fair market value, up to any applicable statutory limit				
	Line from Schedule A/B: 06						
3.	Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)  No  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?						
	No Yes						

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Debtor 1 Kenyatta Clair Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$440.00 description: **✓** \$440.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Cell phone, laptop, TV, 100% of fair market value, up to any stereo, other misc. consumer electronics applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$115.00  $\checkmark$ \$115.00 Misc. Costume Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$0.00 description: \$0 50 100% of fair market value, up to any Line from

applicable statutory limit

Schedule A/B:

16

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			• a.ge == •.	• •		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Kenyatta		Clair			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
0			(State)			
Case number (If known)			-			
Official	Form 106D					Check if this is an amended filing
Schedu	le D: Credit	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are eq nber the entries, and attach it to			
1. Do any o	reditors have claims	secured by your propert	ty?			
<b>✓</b> No. (	Check this box and sub	mit this form to the court v	vith your other schedules. You ha	ave nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			red claim, list the creditor separately		Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim  Do not deduct the  value of collateral	Value of collateral that supports	Unsecured portion

this claim

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ти.	a data ta Cara	and the state of the state of						
HIII II	n this infori	mation to identify your c	ase:					
Deb	tor 1	Kenyatta		Clair				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois				
Coo	e number			(State)				
(If knd								
Off	icial F	orm 106E/F				Che	eck if this is an	n amended filing
		<del></del>						
Sc	hedu	ile E/F: Cre	ditors Who	Have Uns	secured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in th vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	t could result in a cl expired Leases (Offic s Secured by Proper	laims and Part 2 for creditors with aim. Also list executory contractical Form 106G). Do not include a y. If more space is needed, copy the top of any additional pages, we	on <i>Schede</i> ny creditor the Part yo	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority and ding to the creditor's i particular claim, list th		both priority	y and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Clair Debtor 1 Kenyatta Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Alliant Energy \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 1 Parker Pl #500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53545 Janesville Wisconsin City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? Yes AMER FST FIN 4.2 \$1,337.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2017 3515 N. Ridge Rd, Suite 200 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 67205 Wichita Kansas Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 78 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.3 American InfoSource LP (agent for US Cellular) \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 248838 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 73124 Oklahoma City Oklahoma City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Notice Only Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Clair Debtor 1 Kenyatta Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago Department of Revenue \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 North LaSalle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Tickets Is the claim subject to offset? **✓** No T Yes ENHANCED RECOVERY CO L \$308.00 5125 Last 4 digits of account number \_\_\_\_ Nonpriority Creditor's Name When was the debt incurred? 1/2017 8014 BAYBERRY RD Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No CENTURYTEL Other, Specify Yes Midamerican Energy 4.6 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 106 E 2nd St # 715B Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 52801 Davenport Iowa Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only

✓ No Yes

Is the claim subject to offset?

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Debtor 1 Kenyatta Clair Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	MIDLAND FUNDING	Last 4 digits of account number 2320	\$586.00
	Nonpriority Creditor's Name 2365 Northside Drive	When was the debt incurred? 12/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego         California         92108           City         State         Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify 001 UnknownLoanType	
	✓ No		
	Yes		
4.8	Paypal Nonpriority Creditor's Name	Last 4 digits of account number	\$1.00
	Po Box 105658	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Georgia 30348	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify  Notice Only	
	Is the claim subject to offset?	Viller. Specify	
	✓ No		
	Yes		
4.9	PORTFOLIO RECOVERY ASS	Last 4 digits of account number 6447	\$1,759.00
	Nonpriority Creditor's Name 140 Corporate Blvd	When was the debt incurred? 9/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk Virginia 23502	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify001 UnknownLoanType	
	✓ No		
	Yes		

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Clair Debtor 1 Kenyatta Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** PORTFOLIO RECOVERY ASS 4.10 \$375.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2017 140 Corporate Blvd Number As of the date you file, the claim is: Check all that apply. Contingent Norfolk Virginia 23502 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.11 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City 64121 Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes US BANK HOGAN LOC 4.12 \$564.00 Last 4 digits of account number 7465 Nonpriority Creditor's Name PO BOX 5227 When was the debt incurred? 11/2012 Number As of the date you file, the claim is: Check all that apply. Contingent CINCINNATI 45201 Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_\_ CreditCard Is the claim subject to offset? **✓** No

Yes

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Clair Debtor 1 Kenyatta Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 USDOE/GLELSI \$17,383.00 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTERNATIONAL POB 7859 When was the debt incurred? 9/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.14 VERIZON WIRELESS \$1,404.00 Last 4 digits of account number 0560 Nonpriority Creditor's Name P.O. Box 660108 When was the debt incurred? 12/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Dallas Texas 75266 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset?

✓ No Yes

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btor 1 Kenyatta			Clair	Case number <i>(if known)</i>
First Name		Middle Name	Last Name	
rt 3: List Othe	rs to Be Notified	About a Debt That	You Already Lis	sted
collection ager collection ager creditors here.	ncy is trying to colle ncy here. Similarly, If you do not have a	ect from you for a de if you have more tha	bt you owe to some n one creditor for a b be notified for any	cy, for a debt that you already listed in Parts 1 or 2. For example, if a seone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional by debts in Parts 1 or 2, do not fill out or submit this page.
Name				
111 W. Jacksor			Line 4.4	of (Check Part 1: Creditors with Priority Unsecured Claims
Number Stre	eet			one):  Part 2: Creditors with Nonpriority Unsecured
				Claims
Chicago	Illinois	60604	I ast 4 digits	Claims

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Debtor 1 Kenyatta Clair Case number (if known)
First Name Middle Name Last Name

Add the Amounts for Each Type of Uncounted Claim

First Na	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pur	poses on
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add illies od tillougii od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$17,383.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$8,838.00	
	6i Total Add lines 6f through 6i	6i	\$26,221.00	7

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Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Kenyatta		Clair			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compan	y with whom you have	the contract or lease	State what the contract or lease is for
2.1 The Floros Family T Name PO Box 553	rust		Residential Lease, Debtor is Lessee, 1 Year Apt Lease
Number	Street		
Lake Zurich City	Illinois State	60047 Zip Code	

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		DC	ocument i a	gc 32 01	17
Fill in this info	ormation to identify your	case:			1
Debtor 1	Kenyatta		Clair		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	e: Northern	District of Illinois		
Case number (If known)			(State)		
					Check if this is an amended filing
Official	Form 106H				
Schedu	le H: Your Co	debtors			12/15
	·	you are filing a joint case, do	o not list either spouse	as a codebtor.	)
ldaho, Le ✓ No	ouisiana, Nevada, New M . Go to line 3.	u lived in a community pro exico, Puerto Rico, Texas, W ner spouse, or legal equiva	/ashington, and Wiscor	isin.)	nity property states and territories include Arizona, California,
	No	nor opodoo, or logar oquive	morte iivo wiar you at a	io urrio.	
		nity state or territory did yo	u live?	Fill in t	the name and current address of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip	Code	
again as	a codebtor only if that	person is a guarantor or o	osigner. Make sure y	ou have liste	use is filing with you. List the person shown in line 2 of the creditor on Schedule D (Official Form 106D), Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				9	_	
Fill in this informa	ation to identify	your case:				
Debtor 1 Ker	nyatta		Clair			
	t Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) Firs	t Name	Middle Name	Last N	ame	— I п	An amended filing
						A supplement showing post-petition chap
United States Bank the:	ruptcy Court for	Northern	District of Illi	nois itate)		expenses as of the following date:
Case number			(C	iaie)		
(If known)						MM / DD / YYYY
Official Fo	rm 106I					
Schedule l	: Your In	come				
information abou spouse. If more s number (if knowr	t your spouse. I pace is needed	f you are separated and , attach a separate shed y question.	d your spous	se is not filing	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and ca
1. Fill in your em	oloyment		Debtor 1			Debtor 2
information.		Employment status				
If you have mor	•	<u> </u>		Employed		Employed
attach a separat information abo			☐ Not Er	nployed		Not Employed
employers.		Occupation				
Include part time self-employed w		Employer's name	Entertainm	ent Cruises		_
	/ include student	Employer's address		rfront Plaza Dr		
or homemaker,			Number Street			Number Street
			#2600			_
			Chicago	Illinois	60611	
			City	State	Zip Code	City State Zip Code
		How long employed				
		there?				<del></del>
Part 2: Give D	etails About N	Ionthly Income				
		,				
Estimate monthl spouse unless you		he date you file this form	<b>ı.</b> If you have	nothing to rep	ort for any line, v	write \$0 in the space. Include your non-filin
If you or your non- more space, attac			combine the	information for	all employers fo	or that person on the lines below. If you ne
				For	Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (before	re all payroll	2.	\$1,304.33	
deductions.) I be.	f not paid monthly,	, calculate what the monthly v	wage would			
be.	f not paid monthly,	, calculate what the monthly v	wage would	3.	+ \$0.00	

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Debtor	- · <u> </u>	Clair	Case numbe	r <i>(if</i>	
	First Name Middle Name L	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	line 4 here	<b>→</b> 4.	\$1,304.33		
	all payroll deductions:				
5a. 1	Γax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. <b>\</b>	/oluntary contributions for retirement plans	5c.	\$0.00		
5d. l	Required repayments of retirement fund loans	5d.	\$0.00		
5e. <b>I</b>	nsurance	5e.	\$0.00		
5f. <b>C</b>	Oomestic support obligations	5f.	\$0.00		
5g. l	Union dues	5g.	\$0.00		
5h. (	Other deductions. Specify:	5h. +	\$0.00 +	. <u> </u>	
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$1,304.33		
8. List a	all other income regularly received:				
ŀ	Net income from rental property and from operating a pusiness, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and he total monthly net income.	8a.	\$0.00		
8b. I	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a	_		
	nclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d. l	Unemployment compensation	8d.	\$0.00		
8e. <b>\$</b>	Social Security	8e.	\$0.00		
lı c u h	Other government assistance that you regularly receive include cash assistance and the value (if known) of any nonash assistance that you receive, such as food stamps (benefits inder the Supplemental Nutrition Assistance Program) or iousing subsidies specify:  Food Assistance Programs Income	8f	\$194.0 <u>0</u>		
8g. l	Pension or retirement income	8g.	\$0.00		
8h. (	Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add</b>	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$194.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10.	\$1,498.33	=	\$1,498.33
Inclu frien	te all other regular contributions to the expenses that you de contributions from an unmarried partner, members of your l ds or relatives. not include any amounts already included in lines 2-10 or amou	household, your d	ependents, your roomr		
Spec	eify:			11. +	\$0.00
	I the amount in the last column of line 10 to the amount in a that amount on the Summary of Schedules and Statistical Sur				\$1,498.33
					Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year after y	ou file this form?			
	Yes. Explain:				

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		Docu	ment Page 35 of 74		
Fill in this infor	mation to identify your o	case:			
Debtor 1	Kenyatta First Name	Middle Name	Clair Last Name		
Debtor 2 (Spouse, if filing)				Check if this is:  An amended filir	ng
	First Name  Bankruptcy Court for the:	Middle Name  Northern	Last Name District of Illinois	A supplement sl	howing post-petition chapter 13
Case number			(State)	<u> </u>	the following date:
Official	Form 106J			MM / DD / YYYY	(
	e J: Your Exp	enses			12/15
(if known). Ans Part 1: Des  1. Is this a joi  No. Go	cribe Your Househo nt case? to to line 2 oes Debtor 2 live in a so	eparate household?	form. On the top of any additional		ame and case number
2. <b>Do you hav</b> Do not list Debtor 2.		o es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		o es		-	
Part 2: Esti	mate Your Ongoing	Monthly Expenses			
_	of a date after the bank		rou are using this form as a supploplemental Schedule J, check the	•	•
	-	ash government assistance it t on Schedule I: Your Income	-		Your expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence. In	clude first mortgage payments and		<b>\$375.00</b>
If not incl	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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et. rane		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$110.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$388.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$40.00
11. Medical and dental expenses	11.	\$35.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$225.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	200	<b>\$0.00</b>
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance		<del></del>
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
206. Homeowild a association of condominatin dues	20e	\$0.00

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Debtor 1 Kenya			Clair	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expense	S.				\$1,323.00
	nes 4 through 21.					\$0.00
. ,	line 22 (monthly expens		\$1,323.00			
22c. Add lir	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incor	ne.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$1,498.33
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,323.00
	act your monthly expense		icome.			\$175.33
The re	esult is your monthly net	income.			23c	
For examp	ble, do you expect to finis	sh paying for your car lo	es within the year after oan within the year or do y nodification to the terms of	ou expect your		

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Fill in this information to identify your case:						
Debtor 1	Kenyatta		Clair			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			· ·			

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Kenyatta Clair	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/14/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this	s inform	nation to identify your c	ase:					
Debtor 1		Kenyatta First Name	Middle I	Clair Name Last N	lame			
Debtor 2 (Spouse, if	filing)	 First Name	Middle I	Name Last N	lame			
United S	tates Ba	nkruptcy Court for the:	Northern	District of I				
Case nur	mber			(	State)			
Offic	ial F	orm 107				_		Check if this is a amended filing
		t of Financia	l Affairs f	or Individual	s Filina for	Bankru	ptcv	04/1
informat number	ion. If (if kno	e and accurate as pos more space is neede wn). Answer every qu	d, attach a sepa	arate sheet to this fo	orm. On the top of a			
		Details About Your		and where You Liv	ea Betore			
1. WI		our current marital sta .    ,	itus?					
	Marr Not n	ied narried						
2. Du	iring th	e last 3 years, have yo	u lived anywhere	e other than where yo	u live now?			
<b>∠</b>	No Yes.	List all of the places yo	u lived in the las	t 3 years. Do not includ	de where you live no	w.		
	Debt	or 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
		W Cullerton St per Street		From	Number Street			From
	Chica City	ngo Illinois State	60644 Zip Code		City	State	Zip Code	
					Same as D	Debtor 1		Same as Debtor 1
	Numl	oer Street		From	Number Street			From
	City	State	Zip Code		City	State	Zip Code	
and	territorie No	last 8 years, did you en es include Arizona, Califo lake sure you fill out Sc	mia, Idaho, Louis	siana, Nevada, New Mex	ico, Puerto Rico, Texa			mmunity property states

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Clair

Debtor 1 Kenyatta Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$25000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$25000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$1,164.00 From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Clair Debtor 1 Kenyatta \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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r 1	Kenyatta			Cla	air	Case number (	(if known)
	First Name		Middle Name	Las	st Name		
nsi com age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	aranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	n account of a debt that benefited an  Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
_	Number Street  City	State	Zip Code				
-		State	Zip Code				
_	City	State	Zip Code				
-	City Insider's Name	State	Zip Code				

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Debtor 1 Kenyatta Clair Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	or 1	Kenyatta			Clair	Case number (if know)	7)		
		First Name		Middle Name	Last Name				
11.		thin 90 days before counts or refuse to				ank or financial institution	, set off any amou	ints from your	
		No Yes. Fill in the de	etails.						
		l			Describe the action th	e creditor took	Date action was taken	Amount	
		US BANK HOGAN Creditor's Name	N LOC		Closed Acct & Setoff Ba	alance	06/2017	\$0.00	
		PO BOX 5227 Number Street							
					Last 4 digits of account	number: XXXX-			
		CINCINNATI	Ohio	45201					
		City	State	Zip Code					
12.		hin 1 year before yoointed receiver, a				possession of an assignee f	or the benefit of o	creditors, a court-	
		No Yes							
		List Contain Cif							
Part	5:	List Certain Gif	is and Con	itributions					_
13.	Wi	thin 2 years befor	e you filed fo	or bankruptcy, did	you give any gifts with a t	otal value of more than \$60	0 per person?		
	<b>✓</b>		otoilo for occ	sh aift					
		Yes. Fill in the de Gifts with a total per person			Describe the gifts		Dates you gave the gifts	Value	
		Person to Whom	You Gave the	e Gift					
		Number Street							
		City	State	Zip Code					
		Person's relations	hip to you						
		Person to Whom	You Gave the	e Gift					
		Number Street							
		City	State	Zip Code					
		Person's relations	hip to you						

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Debt		Kenyatta	Clair Case number (if kno	wn)	
		First Name Middle Name	Last Name		
14.	Wit	hin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a total value	of more than \$600	to any charity?
	<b>V</b>	No			
	H	Yes. Fill in the details for each gift or contribu	ition		
	Ш		IIIOI I.		
		Gifts or contributions to charities	Describe what you contributed	Date you	Value
		that total more than \$600		contributed	
		Charity's Name	_		
		,			
			_		
		Number Street	<del>-</del>		
		City State Zip Code	_		
Part	6:	List Certain Losses			
15.	Wit	hin 1 vear before you filed for bankruptcy or s	since you filed for bankruptcy, did you lose anything be	cause of theft, fire.	other disaster, or
		nbling?	,	, ,	, ,
		No			
	$ lap{}$	No			
		Yes. Fill in the details.			
		Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that insurance has paid. List	loss	lost
			pending insurance claims on line 33 of <i>Schedule</i>		
			A/B: Property.		
Part	7:	List Certain Payments or Transfers			
		out seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers,			
	Н	No Voc Fill in the details	or credit counseling agencies for services required in your t	oankruptcy.	
	<b>✓</b>	No Yes. Fill in the details.	or credit counseling agencies for services required in your t	эапкгиртсу.	
	<b>✓</b>		Description and value of any property	Date payment	Amount of
	<b>✓</b>			Date payment or transfer	Amount of payment
		Yes. Fill in the details.	Description and value of any property transferred	Date payment or transfer was made	payment
	$\Box$	Yes. Fill in the details.  Semrad Law Firm	Description and value of any property	Date payment or transfer	
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street  28th Floor  Chicago Illinois 60603  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street  28th Floor  Chicago Illinois 60603  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
		Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
		Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois 60603 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment

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Debto		Kenyatta		Clair	Case number (if knov	vn)	
	F	First Name	Middle Name	Last Name			
	help	nin 1 year before you filed you deal with your credit not include any payment or t	tors or to make paym		ur behalf pay or transf	er any property to a	nyone who promised to
	<b>✓</b>	No					
		Yes. Fill in the details.					
				Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		nin 2 years before you filed ordinary course of your bu		you sell, trade, or otherwise tra	nsfer any property to	anyone, other than	property transferred in
	Inclu		and transfers made as s	ecurity (such as the granting of a	security interest or mort	gage on your property	y). Do not include gifts
	Ľ	No					
		Yes. Fill in the details.					
				Description and value of pro transferred		ny property or received or debts pa je	Date aid transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
	bene	nin 10 years before you file eficiary? se are often called asset-pro		I you transfer any property to a	self-settled trust or si	milar device of whic	ch you are a
	_	No	,				
	Ħ	Yes. Fill in the details.					
				Description and value of the	ne property transferre	d	Date transfer was made
		Name of trust					

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Debtor 1 Kenyatta Clair Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Clair Debtor 1 Kenyatta Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Kenyatta				lair	Cas	se number <i>(i</i>	f known)		
		First Name		Middle Name	Lá	ast Name					
26.	Hav	e you been a part No	y in any judio	cial or administr	ative proce	eeding under	any environmer	ntal law? In	ıclude settlei	ments and ord	lers.
	Ħ	Yes. Fill in the de	tails.								
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					Court or ac	gency		Nature	of the case		Status of the case
		Case title									
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Part		Give Details A	Jour Four E	business or Co	nnection	S to Arry Du	15111622				
27	With	nin 4 years before	you filed for	hankruntev die	l vou own a	husiness or	have any of the	following o	onnections t	o any husines	s?
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		A sole propri	ietor or self-e	employed in a tra	ade, profes	sion, or othe	r activity, either f	full-time or p	oart-time		
		A member of	f a limited lial	bility company (L	LC) or limit	ed liability pa	artnership (LLP)				
		A partner in	a partnership	0							
			-	anaging executiv	e of a corp	oration					
				of the voting or e	•		noration				
			at icast o /o c	or the voting or e	quity 300ui	ilios or a cor	poradori				
	<b>V</b>	No. None of the a	above applie	s. Go to Part 12							
	П	Yes. Check all the	at apply abo	ve and fill in the	details belo	ow for each b	ousiness.				
					Desc	ribe the nati	ure of the busine	ess	Employer I	Identification	number Do not
											number or ITIN.
									EIN:		
		Business Name									
		Number Street							Dates busi	iness existed	
		Number Street			Nam	e of account	ant or bookkeep	ner	Dates busi	illess existed	
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Debt	otor 1 Kenyatta	Clair	Case number (if known)
	First Name Middle	Name Last Name	
28.	Within 2 years before you filed for bankric creditors, or other parties.	uptcy, did you give a financial	statement to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.		
	_	Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Z	ip Code	
Part	t 12: Sign Below		
			g property, or obtaining money or property by fraud in connection with r up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Date 9/14/2017		Date
[ [			r Individuals Filing for Bankruptcy (Official Form 107)? fill out bankruptcy forms?
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Nortr	ern District of Illinois		
In re	Kenyatta Clair		(	Case No.	
_	Debtor		<del>-</del>		(If known)
			(	Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATTO	DRNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in bankrup	tcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$2,900.00
	Prior to the filing of this statement I h	nave received			\$350.00
	Balance Due				\$2,550.00
2	. The source of the compensation paid	I to me was:			
	<b>J</b> Debtor	Ot	her (specify)		
3	. The source of the compensation paid	I to me is:			
	<b>✓</b> Debtor	Ot	her (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other pe	rson unless the	y are
	I have agreed to share the above- members or associates of my law the people sharing in the compet	firm. A copy of	the agreement, together with a		
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all asp	ects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's finan bankruptcy;</li> </ul>	cial situation, ar	nd rendering advice to the debto	or in determinin	g whether to file a petition in
	b. Preparation and filing of any p	oetition, schedu	les, statements of affairs and pl	an which may b	e required;
	c. Representation of the debtor	at the meeting o	of creditors and confirmation he	aring, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested b	oankruptcy matt	ers;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the follow	ving services:	
			CERTIFICATION		
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement f	or payment to m	ne for representation of the
	9/14/2017		/s/ Chad	Mizelle	
	Date		Signature of	of Attorney	
			Semrad L	aw Firm	
			Name of		
1					

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,550.00; and \$61.76 for expenses, leaving a balance due of \$2,921.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/14/2017	
Signed:		
/s/ Keny	yatta Clair	
		/s/ Chad Mizelle
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Clair, Kenyatta	Case No	
	Debtor(s)	Oase No.	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	TRIX
Th knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is t	rue and correct to the best of their
Date:	9/14/2017	/s/ Clair, Kenyat Clair, Kenyatta Signature of De	

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USDOE/GLELSI 2401 INTERNATIONAL POB 7859 MADISON, WI, 53704

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

US BANK HOGAN LOC PO BOX 5227 CINCINNATI, OH, 45201

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Sprint P O Box 629023 El Dorado Hills, CA, 95762

Alliant Energy 1 Parker PI #500 Janesville, WI, 53545

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Midamerican Energy PO Box 4350 Davenport, IA, 52808

American InfoSource LP (agent for US Cellular) PO Box 248838 Oklahoma City, OK, 73124

Paypal PO Box 45950 Omaha , NE, 68145

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Edictoria Manager	Clair	_ Case number (it into any	
"incurred by an individual No. Go to line 16by Yes. Go to line 17.  16b. Are your debts prima money for a business of No. Go to line 16cy Yes. Go to line 17.	dual primarily for a person  rily business debts? <i>Bus</i> or investment or through .	al, family, or househol iness debts are debts the operation of the b	d purpose." that you incurred to obtain usiness or investment.
Yes. I am filing under Char	pter 7. Do you estimate that	after any exempt prope distribute to unsecured	rty is excluded and administrative creditors?
☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001-10,00	0	25,001-50,000 50,001-100,000 More than 100,000
▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	[] \$10,000,00° [] \$50,000,00°	1-\$50 million 1-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	I-\$50 million I-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
correct.  If I have chosen to file under of title 11, United States Coounder Chapter 7.  If no attorney represents me out this document, I have ob I request relief in accordance I understand making a false sconnection with a bankrupto both. 18 U.S.C. §§ 152, 134  /s/ Kenyatta Clair April Signature of Debtor V	Chapter 7, I am aware that de. I understand the relief and I did not pay or agree tained and read the notice with the chapter of title 1 statement, concealing proy case can result in fines 1, 1519, and 3571.	at I may proceed, if elig available under each of to pay someone who a required by 11 U.S.C 1, United States Code perty, or obtaining mo	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed is not an attorney to help me fill 0, § 342(b).  By specified in this petition, oney or property by fraud in prisonment for up to 20 years, or
	16a. Are your debts prima "incurred by an individed Incurred	It is the second of the second	Last Name  Last Name

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Sils ezintzandar	mailen to identify your c	ace:		
Debtor 1	Kenyatta		Clair	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filling)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	1000mmin .
Case number (if known)	***************************************		(State)	AND ADMINISTRATION ADMINISTRATION AND ADMINISTRATION AND ADMINISTRATION AND ADMINISTRATION AND ADMINISTRATION AND ADMINISTRATION AND ADMINISTRATIO
Official	Form 106De	≥C		Check if this is a amended filing
Declarat	ion About an	Individual Debt	tor's Schedule:	3 12/1
If two married	people are filing togeth	er, both are equally respo	nsible for supplying corre	at information.
money or prope	erty by fraud in connect 1341, 1519, and 3571.	ion with a bankruptcy cas	e can result in fines up to	laking a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
Did you p	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out ban	kruptcy forms?
No No				
Yes. 1	Name of person		Altach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, and iorm 119).
Under per that they /s/ Kenya	are true and correct.	e that I have read the sum	nmary and schedules filed	with this declaration and
Signature of			attraturitement	a of Debtor 2

MM/DD/YYYY

Date 8/24/2017 MM/DD/YYYY

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Debtor	1 Kenyatta		Clair	Case number (//kngsyn)
	First Name	Middle Name	Last Name	
28. W	editors, or other parties.		ou give a financial state	ment to anyone about your business? Include all financial institutions,
9	Yes. Fill in the details below	1.		
			Date Issued	
	Name	***************************************	MM/DD/YYYY	
	Number Street		none e	
	City State	Zip Gode	ndeve	
Pin 16	Sign Below	•		
true	and correct. I understand the	at making a false sta	tement, concealing pro	iments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Deb	of 1		Signature of Debtor 2
	Date 8/24/2017	<i>y</i>		Date
Did	you attach additional pages	to Your Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
M	No Yes			
Did	you pay or agree to pay some	one who is not an at	torney to help you fill ou	t bankruptcy forms?
Z	No			
Control of the Contro	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Clair, Kenyatta	Case No.	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MA	TRIX
T) knowledge	ne above named Debtors hereby ve a.	rify that the attached list of creditors is t	true and correct to the best of their
Date:	8/24/2017	/s/ Clair, Kenyai	ita Vandil (1)
		Clair, Kenyatta Signature of De	Super S

Debtor 1 Kenyat ase 17-27603 Doc 1 Filed 09/14/17 Entered 09/14/17 19:06:58 Desc Main <del>-Document-</del> Page 68 of a page firmber (if known) 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Illinois 16b. Fill in the number of people in your household. 16c. Fill in the median family income for your state and size of \$50,765.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.O. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the \$294.00 commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -<u>\$</u>0.00 19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: \$294.00 20a. Copy line 19b. \$294.00 Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form. \$3,528.00 20c. Copy the median family income for your state and size of household from line 16c. \$50,765,00 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3. The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Part 4: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. 🗶 /s/ Kenyatta Clair Signature of Debtor 1 Signature of Debtor 2 Date 9/12/2017 Date MM/DD/YYYY MM/DD/YYYY If you checked 17s, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14

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B2030 (Form 2030) (12/15)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Kenyatta Clair	,	Case No.	
Debtor		herreneseen	(If known)
		Chapter	Chapter 13
DISCLOSURE O	F COMPENSATION	OF ATTORNEY F	OR DEBTOR
<ol> <li>Pursuant to 11 U.S.C. § 329(a) a compensation paid to me within rendered or to be rendered on be</li> </ol>	nd Fed. Bankr. P. 2016(b), I certify one year before the filing of the pe half of the debtor(s) in contemplati	tition in bankruptcy, or agreed to	be paid to me, for services
For legal services, I have agreed	to accept		\$2,900.00
Prior to the filing of this stateme	nt I have received		\$350.00
Balance Due			\$2,550.00
2. The source of the compensation	paid to me was:		
<b>Debtor</b>	Other (specify)		
3. The source of the compensation	paid to me is:		
<b>Z</b> Debtor	Other (specify)		
<ol> <li>I have not agreed to share the members and associates of remaining the state of the st</li></ol>	e above-disclosed compensation way law firm.	vith any other person unless the	y are
I have agreed to share the ab members or associates of m the people sharing in the cor	rove-disclosed compensation with y law firm. A copy of the agreement mpensation, is attached.	a other person or persons who a t, together with a list of the name	are not as of
<ol> <li>In return for the above-disclosed a. Analysis of the debtor's fi bankruptcy;</li> </ol>	fee, I have agreed to render legal s inancial situation, and rendering ac		· ·
b. Preparation and filing of	any petition, schedules, statements	of affairs and plan which may b	pe required;
c. Representation of the det	otor at the meeting of creditors and	confirmation hearing, and any a	adjourned hearings thereof;
d. Representation of the det	otor in adversary proceedings and o	other contested bankruptcy matt	ters;
6. By agreement with the debtor(s),	the above-disclosed fee does not i	nclude the following services:	
*	^ = ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	100	
I certify that the foregoing is a com debtor(s) in this bankruptcy proceeding	CERTIFICAT aplete statement of any agreement ogs.		ne for representation of the
8/24/2017		/s/ Chad Mizelle	
Date		Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	The second secon



#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

KC

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



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#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrat Law Firm LLC as get at the advance
  - Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



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#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,550.00; and \$61.76 for expenses, leaving a balance due of \$2,921.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

8/24/2017

Signed:

/s/ Kenyatta Clair,

/s/ Chad Mizelle.

Attorney-tor-Debtor(s)

Do not sign if the fee amounts at top of this page are blank.